

Certificate of Notice Page 1 of 4  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
 11/10/21 2:28 pm  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA

IN RE:

RONALD W HALLAS, JR.  
 KRISTEN M. HALLAS  
 Debtor(s)

Ronda J. Winnecour  
 Movant

vs.  
 No Repondents.

Case No.:16-22388

Chapter 13

Related to Docket No. 74

ORDER OF COURT

AND NOW, this \_\_\_\_ 10th Day of November, 2021 \_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code. \*

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

\* **Elizabeth Township r/e taxes**  
**year 17-19**

**Elizabeth Township EIT tax year 17**

**Elizabeth Forward SD EIT tax year 17**

**are all excepted from discharge.**

BY THE COURT:

  
 U.S. BANKRUPTCY JUDGE

ENTERED BY DEFAULT

In re:  
Ronald W Hallas, Jr.  
Kristen M. Hallas  
Debtors

Case No. 16-22388-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 10, 2021

User: agro  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2021:

Recip ID	Recipient Name and Address
db	+ Ronald W Hallas, Jr., 900 Pineview Drive, Elizabeth, PA 15037-9418
jdb	#+ Kristen M. Hallas, 900 Pineview Drive, Elizabeth, PA 15037-9418
cr	+ KeyBank N.A. S/B/M First Niagara, KeyBank N.A., 4910 Tiedeman Road, 4910 Tiedeman Road, 4910, Brooklyn, Oh 44144-2338
14252269	+ Brendan K Petrick, Esquire, 104 Braemont Place, McKeesport, PA 15135-2108
14273963	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14252276	+ Climatech, Inc., 200 Bilmar Drive, Pittsburgh, PA 15205-4601
14279063	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14255046	+ Elizabeth Forward School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15273422	+ Elizabeth Forward School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15288127	+ KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14252283	+ National City Card Services, 4661 East Main Street, Columbus, OH 43251-0001
14252284	+ The Recievable Manangement, 240 Emery Street, Bethlehem, PA 18015-1980
15273421	+ Township of Elizabeth, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14252285	+ Us Dept of Education, P.O. Box 5609, Greenville, TX 75403-5609
14278132	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 10 2021 23:51:32	Capital One Auto Finance c/o Ascension Capital Gro, c/o AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: rmscedi@recoverycorp.com	Nov 10 2021 23:51:26	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14270212	Email/Text: ally@ebn.phinsolutions.com	Nov 10 2021 23:39:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14272139	Email/Text: ally@ebn.phinsolutions.com	Nov 10 2021 23:39:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14252268	Email/Text: bankruptcy@bbandt.com	Nov 10 2021 23:40:00	BB&T, P.O. Box 1847, Wilson, NC 27894
14252271	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 10 2021 23:51:37	Capital One, PO Box 85520, Richmond, VA 23285
14252272	+ Email/Text: bankruptcynotices@cbecompanies.com	Nov 10 2021 23:40:00	CBE Group, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
14252277	Email/Text: svlainich@communitybank.tv	Nov 10 2021 23:40:00	Community Bank, P.O. Box 357, 100 North

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			Market Street, Carmichaels, PA 15320
14256600	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 10 2021 23:51:38	Capital One Auto Finance,c/o AIS Portfolio Service, 4515 N Santa Fe Ave.Dept. APS, Oklahoma City, OK 73118-7901
14252275	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 10 2021 23:51:28	Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241
14295830	+ Email/Text: fnb.bk@fnfg.com	Nov 10 2021 23:40:00	FIRST NIAGARA BANK, N.A., First Niagara Bank, PO Box 514, Lockport, NY 14095-0514
14277312	Email/Text: fnb.bk@fnfg.com	Nov 10 2021 23:40:00	First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
14252279	+ Email/Text: fnb.bk@fnfg.com	Nov 10 2021 23:40:00	First Niagra, P.O. Box 514, 6950 S. Transit Road, Lockport, NY 14094-6333
14252281	Email/Text: fnb.bk@fnfg.com	Nov 10 2021 23:40:00	First Niagra Bank, N.A., P.O. Box 28, Buffalo, NY 14240-0028
14252273	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 10 2021 23:51:30	Chase, P.O. Box 15298, Wilmington, DE 19850
14252274	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 10 2021 23:51:25	Chase, P.O. Box 15325, Wilmington, DE 19886
15107026	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 10 2021 23:40:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338
14252282	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 10 2021 23:39:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
14302382	Email/Text: Bankruptcy.Notices@pnc.com	Nov 10 2021 23:39:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570
14255491	Email/Text: bnc-quantum@quantum3group.com	Nov 10 2021 23:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14257196	Email/PDF: rmscedi@recoverycorp.com	Nov 10 2021 23:51:26	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		FIRST NIAGARA BANK, N.A.
cr	*+	Elizabeth Forward School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14252270	*+	Brendan K Petrick, Esquire, 104 Braemont Place, McKeesport, PA 15135-2108
14252280	*+	First Niagra, P.O. Box 514, 6950 S. Transit Road, Lockport, NY 14094-6333
14252278	##+	Department of Education, FedLoan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

District/off: 0315-2

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Date Rcvd: Nov 10, 2021

Form ID: pdf900

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Date: Nov 12, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FIRST NIAGARA BANK N.A. bnicholas@kmlawgroup.com
Dennis J. Spyra	on behalf of Debtor Ronald W Hallas Jr. attorneyspyra@dennisspyra.com
Dennis J. Spyra	on behalf of Joint Debtor Kristen M. Hallas attorneyspyra@dennisspyra.com
Garry Alan Masterson	on behalf of Creditor KeyBank N.A. S/B/M First Niagara pitecf@weltman.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com
Jennifer L. Cerce	on behalf of Creditor Elizabeth Forward School District jlc@mbm-law.net
Joshua I. Goldman	on behalf of Creditor FIRST NIAGARA BANK N.A. jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 9